

November 16, 2010

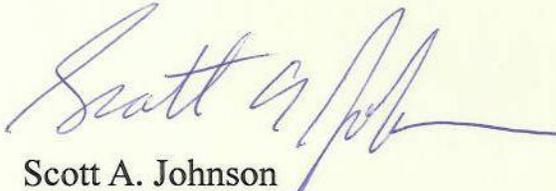
Dear Ms. Ryan,

I just wanted to send you a short note in support of using the VA FEE SCHEDULE as the customary and reasonable fees for appraisers throughout the United States. Currently, Appraisal management companies are charging more than the VA fee in many markets.

Appraisal management companies have driven down appraisal fees and this has reduced the quality of appraisals. Many experienced appraisers are unwilling to accept these low fees and many of these appraisal orders are going to less qualified individuals.

Using the VA fee schedule is good news for consumers because they should see more reliable home appraisals.

Sincerely,



Scott A. Johnson

